

## **Information for Separating Employees: FOR REASONS OTHER THAN RETIREMENT**

(R. 09.04.14)

The following information addresses common questions general City employees may have concerning the effects of separation from City employment for reasons **OTHER** than retirement. It is for information purposes only and does not confer, add, retract or modify any benefits to which employees are otherwise entitled. This information is not intended for protective service personnel.

***Because many benefits are determined by "time on the payroll," you should be aware that the timing of separation may have a bearing on the amount and duration of certain benefits at or after separation.***

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### **COBRA CONTINUATION COVERAGE**

COBRA (*Consolidated Omnibus Budget Reconciliation Act*) is a Federal law that requires employers to provide continued group health and dental coverage to separating employees. The COBRA program is how you can continue your group health and/or dental coverage after it would have normally expired. The coverage can be up to 18 months, with you paying at least 100% of the monthly premium. The Employee Benefits Division will mail you notification of your COBRA benefits after your department reports any "off the payroll" transactions. It provides you with all the details regarding the length of your eligibility, your cost, when it begins, when it ends, and other important information. Read it carefully. If there is something that is not understood, contact the Employee Benefits Division at 286-2047, or send e-mail to [DerBenefits@milwaukee.gov](mailto:DerBenefits@milwaukee.gov).

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### **COMPENSATORY TIME / OWED COMP TIME**

If you leave City employment by any means, you are entitled to receive pay for all accumulated "Comp Time." If, however, you have an owed time balance at separation, the amount will be deducted from your paycheck. If you have specific questions, please contact your department's payroll personnel.

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### **COMMUTER VALUE PASS PROGRAM (CVPP)**

The CVPP is an active employee benefit and expires when you separate. If you are separating from City employment for any reason, please call 286-2178 or send e-mail to [ybrook@milwaukee.gov](mailto:ybrook@milwaukee.gov).

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### **DEFERRED COMPENSATION**

Employees participating in the Milwaukee Deferred Compensation Plan (MDCP) are eligible to withdraw funds from their account upon separation from City employment, and are required to begin withdrawing funds in the year in which they turn 70½. In order to withdraw funds there are several forms that need to be completed. Nationwide Retirement Solutions, the administrator of the MDCP, must receive the completed forms at least 10 days in advance of the requested payment date. To obtain the necessary forms, more detailed information concerning your options and obligations, or to schedule an office visit, please call a

Nationwide Retirement Solutions representative at 414-276-2079 or 1-800-829-1183. The Nationwide Retirement Solutions office is located at 735 N. Water Street, Suite 612 (*First National Bank Building, west side of street.*) Website: [www.milwaukee457.com](http://www.milwaukee457.com)

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## **FLEXIBLE CHOICES PROGRAM (FSA)**

### ***Flexible Spending Account: Medical***

- If you leave City employment and you are enrolled in a Medical FSA, your period of coverage ends on your separation date. You must claim reimbursement of eligible expenses within 30 days of your date of separation from the City. Expenses incurred after your coverage ends are not eligible.

Please contact the Employee Benefits Division at 286-3184 for further information, or send e-mail to [DerBenefits@milwaukee.gov](mailto:DerBenefits@milwaukee.gov).

### ***Flexible Spending Account: Dependent Care***

- Coverage for Dependent Care ends on your separation date. You must claim reimbursement of eligible expenses within 30 days of your date of separation from the City.

Please contact the Employee Benefits Division at 286-3184 for further information, or send e-mail to [DerBenefits@milwaukee.gov](mailto:DerBenefits@milwaukee.gov).

### ***Flexible Spending Account: Parking***

- Coverage for the Parking FSA ends on your separation date. You must claim reimbursement of eligible expenses within 30 days of your date of separation from the City.

Please contact the Employee Benefits Division at 286-3184 for further information, or send e-mail to [DerBenefits@milwaukee.gov](mailto:DerBenefits@milwaukee.gov).

**CLAIM FORM:** Go to <http://city.milwaukee.gov/Benefits2015/FSA>

- You may also file claims online and check your balance and previous claims 24/7. Go to <https://employee.eflexgroup.com/login.aspx>.
- If you are filing an e-claim with [eflexgroup.com](http://eflexgroup.com), you may upload the receipt(s) or fax them to their toll-free number: 1-877-231-1287.

***Any questions regarding these accounts should be directed to [eflexgroup.com](http://eflexgroup.com):***

- Phone: (608) 243-8277; OR toll-free: (877) 933-3539
  - Fax: (608) 245-9342; OR toll-free fax: (877) 231-1287
  - Website: [www.eflexgroup.com](http://www.eflexgroup.com)
  - Address: 2740 Ski Lane, Madison WI 53713
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## **GROUP LIFE INSURANCE**

When you leave City employment, your life insurance coverage will continue for thirty (30) days from your last day on the payroll. Contact the Employees' Retirement System (ERS) at 286-3557 or send e-mail to [norm@cmers.com](mailto:norm@cmers.com).

- To visit their website go to [www.cmers.com](http://www.cmers.com).
  - To download a copy of the Life Insurance Certificate for City Employees go to: <http://www.cmers.com/CMERS/Benefits/Life-Insurance.htm>
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## **HEALTH AND DENTAL INSURANCE**

The Health and/or Dental Group Insurance coverage will terminate at the end of the following month once an employee goes off the City's payroll system.

- *For example:* In the event that February 10th is the last day on the payroll, the group health and/or dental insurance coverage will be provided until the end of the month of March.

If the separation from City employment was the result of a "Discharge," the group health and/or dental insurance coverage will terminate at the end of the month of discharge.

- *For example:* In the event that a discharge has taken place on the 2nd of April, the group health and/or dental insurance coverage will be provided until the end of the month of April.

There are some exceptions to these rules. Please contact your department's payroll personnel or the Department of Employee Relations, *Employee Benefits Division* with any questions at 286-3184, or send an e-mail to [DerBenefits@milwaukee.gov](mailto:DerBenefits@milwaukee.gov).

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## **PENSION**

If you separate from City employment for any reason, and you have at least four (4) years of qualifying service, you may have rights to a deferred pension when you reach age 60. At that time you may receive a deferred retirement allowance. This allowance is calculated in the same manner as a service retirement allowance. If you are already age 60 when you separate from City employment, you may be eligible for an immediate retirement benefit no matter how many years of service you have. Please contact the Employees' Retirement System (ERS) at 286-3557 for further information, or send an e-mail to [norm@cmers.com](mailto:norm@cmers.com).

### ***Cash Disbursement:***

- If you separate from City employment for reasons other than retirement or death, and you have at least eight (8) years of qualifying service, you may be eligible for a cash disbursement of your accumulated contributions or a deferred retirement.

### ***Voluntary Separation:***

- If you consider leaving City employment after fifteen (15) years of service and are already age 55, your benefit can start immediately. The benefit will be reduced because it began earlier than a regular

service retirement. Please contact the Employees' Retirement System (ERS) at 286-3557 prior to separation.

### ***Involuntary Separation:***

- If you are discharged or your position is eliminated, and you are not re-employed with the City or an affiliated agency, you may be eligible for special separation benefits. Please contact the Employees' Retirement System (ERS) at 286-3557 for further information, or send an e-mail to [norm@cmers.com](mailto:norm@cmers.com).

**NOTE:** If you were hired after January 1, 2000 contact ERS regarding a possible refund of your pension contributions. Please direct all of your Pension benefit questions to ERS at 286-3557, or, send e-mail to [norm@cmers.com](mailto:norm@cmers.com), or go to the ERS website: [www.cmers.com](http://www.cmers.com).

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### **SICK LEAVE**

If you leave City employment by any means other than normal service retirement, you are not entitled to any portion of your remaining sick leave balance. However, you are entitled to payment for any Sick Leave Control Incentive Program (SLCIP) days that you may have earned and not previously used. If you have any specific questions, please contact your department's payroll personnel.

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### **TUITION REIMBURSEMENT**

Employees must remain in City employment for a 6-month period after the successful completion date of an approved course or the amount reimbursed will be deducted from the employee's final paycheck. Employees of Local 215 (MPFFA) must remain in City employment for a 1-year period. If you have questions call 286-3650, or send e-mail to [jkamme@milwaukee.gov](mailto:jkamme@milwaukee.gov).

- ***Exceptions are:***
  - Retirements
  - Positions eliminated due to budget cuts
  - Tuition reimbursement used by the employee at their department's request

**NOTE:** If you leave City employment, ***for any reason***, prior to completing a course, you are no longer eligible for tuition reimbursement.

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### **VACATION**

- Any employee who leaves the service of the city due to resignation, retirement, layoff, or death or who takes military leave will have the compensation for vacation time owed the city deducted from the final paycheck or will be paid for earned vacation time that has accumulated.
- Discharged employees are not entitled to pay for accumulated vacation time. (MCO 350-40-4)